

FILED  
1/15/21 8:54 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Lisia Cartwright**

$$\begin{matrix} ) \\ ) \\ ) \\ ) \\ ) \\ \mathbf{x} \end{matrix}$$

**Case No. 20-70354-JAD**

## Chapter 13

**Related To Doc. Nos. 35, 21**

**Debtor(s).**

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

**☒ Chapter 13 Plan dated:**  
**8-1-2020**

☐ **Authorizing Distributions Under Plan**    ☐ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate**  
**Protection**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$968, beginning 10/20. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following unsecured creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- \_\_\_\_\_
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- \_\_\_\_\_

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:  
(1) M&T Bank Cl #5
- ☐ K. Additional Terms and Conditions:
- 

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: January 15, 2021

  
Jeffery A. Deller **mas**  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Lisia Cartwright  
Debtor

Case No. 20-70354-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jan 15, 2021

User: msch  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db	+ Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15264492	Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
15264493	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bankamerica, Po Box 982238, El Paso, TX 79998
15264494	+ Becket & Lee, POB 3001, Malvern, PA 19355-0701
15264495	+ C & G, 1201 12th St, Altoona, PA 16601-3421
15264504	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
15264505	++ CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849 address filed with court:, Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380
15264498	+ Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15269660	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15264500	+ Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191
15264508	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
15264509	+ KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
15264514	Nationwide, CscI Dispute Team N8235-04m, Des Moines, IA 50306
15286232	+ Penelec, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel NJ 07733-1976
15264515	+ Penelec, PO Box 3687, Akron, OH 44309-3687
15264516	Penelec, C/O FirstEnergy/Penelec, Holmdel, NJ 07733
15264517	+ Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
15270419	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15264524	+ The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
15264527	+ Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2021 03:12:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15264491	+ Email/Text: g20956@att.com	Jan 16 2021 02:51:00	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15264489	+ Email/Text: EBNProcessing@afni.com	Jan 16 2021 02:51:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
15264490	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 16 2021 03:15:30	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
15264496	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 16 2021 03:13:53	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15264497	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 16 2021 03:13:53	Capital One, 1500 Capital One Drive, Richmond, VA 23238
15267722	Email/PDF: AIS.cocard.ebn@americaninfosource.com		

District/off: 0315-7

User: msch

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		Jan 16 2021 03:15:23	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15264501	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2021 02:50:00	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
15264502	+ Email/PDF: creditonebknofications@resurgent.com	Jan 16 2021 03:12:22	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15264503	+ Email/PDF: creditonebknofications@resurgent.com	Jan 16 2021 03:13:54	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
15264506	+ Email/Text: Bankruptcy.Consumer@dish.com	Jan 16 2021 02:51:00	Dish Network, PO Box 94053, Palatine, IL 60094-4053
15264507	+ Email/Text: bankruptcynotices@dcicollect.com	Jan 16 2021 02:51:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15264499	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 16 2021 03:12:21	Chase Card, Po Box 15298, Wilmington, DE 19850
15264510	+ Email/Text: PBNCNotifications@peritusservices.com	Jan 16 2021 02:50:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15265846	Email/PDF: resurgentbknofications@resurgent.com	Jan 16 2021 03:13:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15264511	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 16 2021 03:13:55	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15264513	Email/Text: camanagement@mtb.com	Jan 16 2021 02:50:00	M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15264512	Email/Text: camanagement@mtb.com	Jan 16 2021 02:50:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15274166	Email/Text: camanagement@mtb.com	Jan 16 2021 02:50:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15264519	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2021 03:12:22	Portfolio Recovery, POB 12914, Norfolk, VA 23541
15264518	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2021 03:13:54	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15280343	+ Email/Text: bankruptcy@sccompanies.com	Jan 16 2021 02:51:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15264520	+ Email/Text: bankruptcy@sccompanies.com	Jan 16 2021 02:51:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15264521	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:15:21	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15264522	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:12:19	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15264523	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:15:21	Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15264714	+ Email/PDF: gecsed@recoverycorp.com	Jan 16 2021 03:15:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15286334	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 16 2021 03:15:30	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15264525	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 16 2021 02:50:00	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
15264526	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 16 2021 02:50:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 30

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User: msch

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Total Noticed: 51

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15272913	*+	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15272911	*+	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
15272912	*+	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
15272914	*	Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
15272915	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bankamerica, Po Box 982238, El Paso, TX 79998
15272916	*+	Becket & Lee, POB 3001, Malvern, PA 19355-0701
15272917	*+	C & G, 1201 12th St, Altoona, PA 16601-3421
15272918	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
15272926	*P++	CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805, address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
15272927	*P++	CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849, address filed with court:, Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380
15272919	*	Capital One, 1500 Capital One Drive, Richmond, VA 23238
15272920	*+	Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15272922	*+	Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191
15272923	*+	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
15272924	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15272925	*+	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
15272930	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
15272928	*+	Dish Network, PO Box 94053, Palatine, IL 60094-4053
15272929	*+	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15272921	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
15272931	*+	KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
15272932	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15272933	*+	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15272935	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15272934	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Po Box 900, Millsboro, DE 19966
15272936	*	Nationwide, CscI Dispute Team N8235-04m, Des Moines, IA 50306
15272941	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, POB 12914, Norfolk, VA 23541
15272937	*+	Penelec, PO Box 3687, Akron, OH 44309-3687
15272938	*	Penelec, C/O FirstEnergy/Penelec, Holmdel, NJ 07733
15272939	*+	Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
15272940	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15272942	*+	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15272943	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15272944	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15272945	*+	Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15272946	*+	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
15272947	*+	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
15272948	*+	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
15272949	*+	Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156

TOTAL: 1 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-7

User: msch

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Date Rcvd: Jan 15, 2021

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Total Noticed: 51

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5